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Attorneys for Defendants

First Family Insurance, LLC and John Cosgriff

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF ARIZONA

Jason Crews,

Plaintiff,

v.

First Family Insurance, LLC and John
Cosgriff,

Defendants.

No. 2:24-cv-00366-PHX-GMS

**DEFENDANTS FIRST FAMILY
INSURANCE, LLC AND JOHN
COSGRIFF'S REPLY BRIEF IN
SUPPORT OF THEIR MOTION TO
DISMISS PLAINTIFF JASON CREWS'S
SECOND AMENDED COMPLAINT**

PRELIMINARY STATEMENT

Plaintiff has now taken three swings at pleading a viable case, and misses this time, too. In his Response to Defendants First Family Insurance, LLC's ("First Family") and John Cosgriff's Motion to Dismiss (the "Response") (Dkt. No. 51), Plaintiff fails to make a *prima facie* showing of personal jurisdiction and presents no evidence to refute First Family's sworn testimony that it did not call or authorize anyone to call Plaintiff, and Cosgriff's sworn testimony that he has nothing to do with telemarketing. Plaintiff can make all the implausible allegations of a multi-company conspiracy that strike his fancy – although he has now dropped two named defendants (one of which never even existed) – but he cannot avoid dismissal for lack of personal jurisdiction by repeating them. In the face of Defendants' sworn testimony, he must come forth with evidence of specific personal jurisdiction contacts, and he presents none. Nor does he discharge his evidentiary obligation by branding First Family a "serial violator," a totally fictitious charge without any factual support (and certainly no judgments or adjudications), particularly when most of the cited cases do not involve First Family. And while Plaintiff makes a cursory request for jurisdictional discovery, he does not attempt to make a showing of what discovery he would seek to respond to Defendants' unrefuted denials of any involvement or authorization of the calls to him. Plaintiff's repeated assertions of some implausible conspiracy is not enough.

Plaintiff also fails to identify well-pleaded facts sufficient to state a plausible claim for relief under the Telephone Consumer Protection Act ("TCPA"). And a chief executive officer is not plausibly named for personal liability on conclusory assertions, no more than a company is plausibly named on an agency theory when none of the predicates for an agency relationship, as opposed to an ordinary contractual arrangement, have been stated. There is no basis for Plaintiff's request for leave to file yet another complaint.

ARGUMENT

I. LACK OF PERSONAL JURISDICTION

A. Plaintiff Fails to Establish Personal Jurisdiction Over John Cosgriff

In their Motion, Defendants demonstrated that the allegations against Cosgriff, First

1 Family's Chief Executive Officer, of purported personal involvement are conclusory and
 2 insufficient as a matter of law. *See* Mot. at 4-11. In one of the many lawsuits filed by Plaintiff,
 3 Judge Lanza found the exact same allegations of an officer's purported personal involvement
 4 could not be credited because they were "boilerplate," "conclusory and unsupported by specific
 5 facts." *Crews v. Sun Sols. AZ LLC*, No. CV-23-01589-PHX-DWL, 2024 WL 2923709, *7 (D.
 6 Ariz. June 10, 2024) (addressing allegation identical to Paragraph 16 of the SAC).

7 "In opposing a defendant's motion to dismiss for lack of personal jurisdiction, the
 8 plaintiff bears the burden of establishing that jurisdiction is proper." *CollegeSource, Inc. v.*
 9 *AcademyOne, Inc.*, 653 F.3d 1066, 1073 (9th Cir. 2011). Plaintiff, however, overlooks that
 10 Cosgriff submitted a declaration expressly refuting the conclusory allegations made against him
 11 with respect to the alleged telephone calls to Plaintiff and in general as to telemarketing. *See*
 12 Dkt. No. 48 at ¶ 3. Accordingly, Plaintiff must do more than point to his (insufficient)
 13 allegations because a court can no longer assume them to be true. *Data Disc. v. Systems Tech.*
 14 *Ass'n, Inc.*, 557 F.2d 1280, 1284 (9th Cir. 1977). Where a "defendant moves to dismiss by filing
 15 affidavits or declarations refuting the jurisdictional allegations in a complaint, the plaintiff may
 16 not rest on those allegations and must support them with the plaintiff's own affidavits or
 17 evidence." *Matter of Star & Crescent Boat Co., Inc.*, 549 F. Supp. 3d 1145, 1154 (S.D. Cal.
 18 2021). Plaintiff makes no evidentiary showing whatsoever. The only evidence he submits about
 19 Cosgriff is that he is "listed as the sole manager" of another affiliated entity of UnitedHealthcare
 20 in a corporate filing from 2024. *See* Resp. at 2 n.1. Since Plaintiff fails to satisfy his burden of
 21 establishing personal jurisdiction over Cosgriff, Cosgriff should be dismissed.

22 **B. Plaintiff Fails to Establish Personal Jurisdiction Over First Family**

23 Like Cosgriff, First Family submitted sworn testimony that First Family never called
 24 either of Plaintiff's telephone numbers, "never authorized, directed, controlled, or caused any
 25 third party to place or initiate a telephone call to the Plaintiff," and that far from authorizing,
 26 directing, controlling, or causing anyone to violate the TCPA or FTSA, it requires all of its
 27 independently contracted insurance advisors to comply with those and any other applicable laws.
 28 *See* Dkt. No. 47 at ¶¶ 6-8. Rather than provide evidence as required, and not rely on refuted

1 allegations, Plaintiff regurgitates his conclusory, unspecific, and confusing “all of the above”
 2 boilerplate allegations that vaguely assert First Family, “Defendants,” Ryan Lopez, and an
 3 unnamed “offshore telemarketer” all somehow made the calls, without any coherent explanation
 4 of who actually placed them or how First Family is responsible. *See* SAC at ¶¶ 53, 73, 78, 82,
 5 88, 103, 110, 140; Resp. at 7. As in *Winters v. Grand Caribbean Cruises Inc.*, No. CV-20-
 6 00168-PHX-DWL, 2021 WL 511217, *5 (D. Ariz. Feb. 11, 2021), Plaintiff’s allegations fail to
 7 “distinguish between entities when setting out the challenged conduct,” presenting a “word salad
 8 of allegations” that “ma[k]e it impossible to analyze the extent to which [First Family] may have
 9 had an agency relationship with another entity that could subject it to specific personal
 10 jurisdiction.”

11 Indeed, Plaintiff tries to attribute to First Family the Arizona jurisdictional contacts he
 12 claims the “offshore telemarketer” made in the alleged telephone calls, but only by assuming
 13 they are First Family’s “representatives,” “agents,” and “sub-agents.” Resp. at 6, 7, 8. That
 14 conclusory shortcut cannot be credited. *See Winters*, 2021 WL 511217 at *6; *Stewart v. Screen*
 15 *Gems-EMI Music, Inc.*, 81 F. Supp. 3d 938, 957 (N.D. Cal. 2015) (declining to impute
 16 jurisdictional contacts “under an agency theory” based on “broad and conclusory allegation”
 17 that a defendant acts “as ‘the agent’ of the others”). As the court in *Winters* stated,

18 Plaintiff do[es] do not allege any facts showing that [First Family] had “the right
 19 to substantially control its [purported agent’s] activities,” which is a fundamental
 20 tenet of an agency relationship.” *Williams v. Yamaha Motor Co.*, 851 F.3d 1015,
 1024-25 (9th Cir. 2017). . . .

21 Plaintiff[’s] conclusory allegations of agency are similar to those deemed
 22 insufficient in *Williams*, because the allegations in . . . the SAC say nothing about
 23 control.

24 *Winters*, 2021 WL 511217 at *6.

25 Plaintiff confuses his own allegations that Lopez is First Family’s agent (and the
 26 “offshore telemarketer” is a sub-agent), since he never alleges that Lopez placed or initiated any
 27 calls to him. Instead, Plaintiff alleges that the “offshore telemarketer” (who identified
 28 themselves as Brian) placed the call, transferred him to another person (Andrew), who then

transferred him to Lopez, the first person in the chain of speakers to allegedly identify themselves as being associated with First Family. *See* SAC at ¶¶ 32-41. Thus, unlike in *Winters*, none of the alleged “callers identified themselves as representatives of [First Family],” which still would not have “cured” Plaintiff’s pleading “deficiency” “because this again says nothing about control.” *Winters*, 2021 WL 511217 at *6 (citing *Abante Rooter & Plumbing v. Farmers Grp., Inc.*, No. 17-cv-03315-PJH, 2018 WL 288055, *5 (N.D. Cal. 2018)).

Plaintiff also alleges the same telephone number he received calls from was the telephone number that Brian called him from. *See* SAC at ¶¶ 32, 53. And there is no allegation and certainly not evidence that Brian works for or is an agent of First Family, or that Brian’s telephone number belongs to First Family. Yet, Plaintiff contends personal jurisdiction exists on the basis that Lopez called him, ***despite making no well-pleaded allegations to that effect.*** *See* Resp. at 6-7. Plaintiff even argues that personal jurisdiction is established because “Lopez verified Plaintiff’s Arizona location multiple times before stating he [Lopez] would ‘connect you with a licensed agent from your state,’” (*id.* at 7), disregarding that he alleged the person who told him that was Brian, who transferred him to Andrew, who then transferred him to Lopez. *See* SAC at ¶¶ 37-38. Even Plaintiff cannot keep his word salad of allegations straight.

At bottom, Plaintiff points to one telephone number that called him, one he alleges belonged to an “offshore telemarketer” twice-removed from Lopez, and nowhere does Plaintiff plausibly allege, ***never mind submit evidence of***, an agency relationship that would permit him to impute the “offshore telemarketer’s” alleged jurisdictional contacts to the (at least thrice-removed) First Family.¹ The so-called “offshore telemarketer’s” purported jurisdictional

¹ Plaintiff tries to align the allegations in the SAC, which he thoroughly misdescribes in the Response, with allegations deemed sufficient in *Callier v. National United Group*, No. EP-21-CV-71-DB, 2021 WL 5393829 (W.D. Tex. Nov. 17, 2021), and *Cunningham v. Foresters Financial Services, Inc.*, 300 F. Supp. 3d 1004 (N.D. Ind. 2018). Plaintiff’s reliance on out-of-circuit decisions when there is an abundance of case law on this issue from within the Ninth Circuit, is telling. In any event, neither decision involved a defendant that submitted sworn testimony refuting the agency allegations upon which the plaintiff premised personal jurisdiction. The *Cunningham* decision brings that contrast into sharp relief, as it dismissed one set of defendants for lack of personal jurisdiction where they submitted “unrefuted evidence of [their] lack of contacts with the State of Indiana” *Id.* at 1013.

1 contacts cannot be imputed to First Family.

2 Plaintiff's Response also fails to establish personal jurisdiction under a ratification
3 theory. The Ninth Circuit has made clear, in the context of the TCPA, ratification is "the
4 affirmance of a prior act done by another, whereby the act is given effect as if done by an agent
5 acting with actual authority" and that "[a]n act is ratifiable if the actor acted or purported to act
6 as an agent on the person's behalf," which means that "[w]hen an actor is not an agent and does
7 not purport to be one, the doctrine of ratification does not apply." *Kristensen v. Credit Payment*
8 *Servs. Inc.*, 879 F.3d 1010, 1014 (9th Cir. 2018) (internal quotations omitted). Furthermore,
9 "[t]he principal is not bound by a ratification made without knowledge of material facts about
10 the agent's act unless the principal chose to ratify with awareness that such knowledge was
11 lacking." *Id.* (quotation omitted). None of that has been plausibly alleged or evidenced.

12 Plaintiff contends he "plausibly alleged that First Family was aware of the call campaign
13 when he delivered DNC requests to movants, yet continued to call, despite receiving and
14 opening the requests." Resp. at 9. But that does not plausibly allege or evidence that an agent
15 or someone purporting to be an agent of First Family called Plaintiff, that First Family knew
16 someone acting on its behalf was placing calls to Plaintiff, *and* that First Family somehow
17 ratified their conduct by accepting the benefits from it. *See Naiman v. TranzVia LLC*, No. 17-
18 CV-4813-PJH, 2017 WL 5992123, *13 (N.D. Cal. Dec. 4, 2017) ("In order to allege that
19 TranzVia 'ratified' Rose's allegedly improper calls, plaintiff must allege facts sufficient to allow
20 the court to reasonably infer that TranzVia knew that Rose violated the TCPA and that it
21 'knowingly' accepted the benefits of Rose's violation.").

22 Plaintiff has not plausibly alleged that First Family even knows who allegedly called him
23 (the thrice-removed "offshore telemarketer," apparently), let alone any of the other requirements
24 for ratification. First Family has submitted sworn testimony denying that it authorized, directed,
25 controlled, or caused anyone to do so. *See* Dkt. No. 47 at ¶¶ 7-8. Plaintiff's own allegations
26 make clear that the calls he claims he continued to receive after making a do-not-call request
27 came from the "offshore telemarketer" that called him, not Lopez and not First Family. Nor
28 does Plaintiff identify any possible "benefit" First Family accepted. Indeed, there is no alleged

1 or cognizable connection between him and First Family, such as a purchase, that could be
 2 accepted by First Family for its benefit. *See Hodgin v. UTC Fire & Sec. Americas Corp.*, 885
 3 F.3d 243, 253-54 (4th Cir. 2018). Plaintiff fails to establish any basis for personal jurisdiction.

4 **II. PLAINTIFF FAILS TO STATE A CLAIM AGAINST FIRST FAMILY**

5 **A. The TCPA ATDS Claim (Count I) Should be Dismissed**

6 To qualify as an ATDS, the equipment at issue must use a random or sequential number
 7 generator in calling the plaintiff, and a plaintiff is required to allege facts sufficient to permit
 8 the plausible inference that such equipment was used, as opposed to a predictive dialer that
 9 calls telephone numbers placed on a list. *See Mot.* at 12. In his Response, Plaintiff effectively
 10 asks the Court to ignore the Supreme Court’s ruling in *Facebook, Inc. v. Duguid*, 592 U.S. 395
 11 (2021), on a Rule 12(b)(6) motion and conclude a plaintiff can never be expected to allege facts
 12 sufficient to plausibly allege the specific indicia of an ATDS. *See Resp.* at 9-10. But that is
 13 not the law, and there is no exception to the plausibility pleading standard for ATDS cases. *See*
 14 *Mot.* at 12-13 & n.5 (collecting cases). The cases Plaintiff relies upon pre-date *Facebook* or do
 15 not follow the Supreme Court’s rejection of a “broad interpretation” of the definition of an
 16 ATDS, which was found to reflect a “narrow statutory design” that “includes only devices that
 17 use” “random or sequential number generator technology,” (*Facebook*, 592 U.S. at 408), and
 18 impermissibly regard allegations that describe nothing more than the use of predictive dialers,
 19 which do not create liability under the TCPA, as indicating the use of an ATDS. That, however,
 20 runs counter to the rule that “[w]here a complaint pleads facts that are ‘merely consistent with’
 21 a defendant’s liability, it ‘stops short of the line between possibility and plausibility of
 22 ‘entitlement to relief.’” *Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009) (quoting *Bell Atl. Corp. v.*
 23 *Twombly*, 550 U.S. 544, 557 (2007)). For this reason, the fact that Plaintiff alleges multiple
 24 calls were made to him per day, even by the same caller who allegedly “complained about
 25 Plaintiff disconnecting the [earlier] call,” “indicate[s] an effort to target Plaintiff, rather than to
 26 randomly or sequentially contact [him],” and thus fails to plausibly allege the use of an ATDS
 27 (as opposed to some other non-qualifying equipment, such as a predictive dialer). *Forteza v.*
 28 *Vehicle Serv. Dep’t*, No. 3:23-CV-874-L-BN, 2024 WL 2868271, *5 (N.D. Tex. Apr. 22, 2024).

B. Plaintiff Fails to State a NDNC Claim (Count II)

Plaintiff argues the interpretation of the TCPA’s National Do-Not-Call (“NDNC”) regulations that furnish the basis of his NDNC claim “begins with the text,” (Resp. at 10 (quoting *Ross v. Blake*, 578 U.S. 632, 638 (2016))), but he *never* discusses the text of the regulation, which applies only to “telephone solicitation[s] to . . . [a] residential telephone subscriber *who has registered his or her telephone number on the national do-not-call registry* of persons who do not wish to receive telephone solicitations that is maintained by the Federal Government” 47 C.F.R. § 64.1200(c)(2) (emphasis added). In his *third* complaint, Plaintiff still does not allege that he registered either of his telephone numbers on the NDNC Registry. That precludes Plaintiff from stating a claim for relief for violation of 47 C.F.R. § 64.1200(c)(2). See *Rogers v. Assurance IQ, LLC*, No. 2:21-CV-00823-TL, 2023 WL 2646468, *4 (W.D. Wash. Mar. 27, 2023); *Rombough v. Robert D. Smith Ins. Agency, Inc.*, No. 22-CV-15-CJW-MAR, 2022 WL 2713278, *2 (N.D. Iowa June 9, 2022).²

Plaintiff argues the same regulation requires registrations to “be honored indefinitely, or until the registration is cancelled by the consumer of the telephone number is removed by the database administrator.” Resp. at 10 (quoting 47 C.F.R. § 64.1200(c)(2)). That is true, but does not help Plaintiff. The indefinite honoring provision was added as part of the FCC’s implementation of the Do Not Call Improvement Act of 2007 (“DNC Act”), (Pub. L. 110-187, 122 Stat. 633 (2008)), “so that registrations will not automatically expire based on the current five year registration period,” “to minimize the inconvenience to consumers of having to re-register their preferences not to receive telemarketing calls” *Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, 73 Fed. Rec. 40183-01, 40183 (July 14, 2008). That did not change the fact that only persons who registered their telephone numbers are protected by the regulation. Indeed, in the same final rule quoted above, the FCC “recognize[d] the importance of maintaining an accurate Do-Not-Call Registry” and pointed

² Even though these are clearly two different decisions, Plaintiff ignores *Rogers* and describes *Rombough* as “Defendants’ sole case in support of its proposition that a subscriber must personally register the number on the Registry” Resp. at 10.

1 out “[t]he DNC Act provides that the FTC,” the agency charged with administering the
 2 Registry, “shall periodically check the numbers in the Registry and purge those numbers that
 3 have been disconnected and reassigned.” *Id.* at 40184.³ Congress’s express direction that the
 4 FTC “periodically check” and “remove . . . telephone numbers that have been disconnected and
 5 reassigned” is codified at 15 U.S.C. § 6155(b). That is why the FTC states on its website, *twice*,
 6 that it “removes numbers” – “automatically” – that are “disconnected and reassigned” from the
 7 Registry. *See* Dkt. No. 46-1. So a person need not re-register their preference not to be called,
 8 but they still must register *their* preference as to *their* telephone number. That is actually what
 9 Congress directed and the FTC understands: only if the user of the telephone number has
 10 registered *their* preference not to be called are they protected. Plaintiff does not address the
 11 FTC’s own website language, and none of the authorities relied upon by Plaintiff considered
 12 the proper context of the “indefinite honoring” language and the DNC Act’s direction that the
 13 FTC maintain an accurate Registry of persons who registered *their* preference not to be solicited
 14 by regularly removing reassigned telephone numbers.⁴

15 C. Plaintiff Fails to State a FTSA Claim (Count III)

16 Plaintiff dedicates a mere five lines to rehash his same baseless argument that just as he
 17 does not need to state facts sufficient to plausibly allege the use of an ATDS for purposes of a
 18 claim under the TCPA, he does not need to state facts sufficient to plausibly allege the use of
 19 “an automated system for the selection or dialing of telephone numbers” to state a claim for
 20

21 ³ The FCC further noted that it “intends to work closely with the FTC to consider options to
 22 enhance the Registry’s accuracy, including whether scrubbing the database more frequently is
 23 possible and might improve the overall accuracy of the database,” “encourage[d] local exchange
 24 carriers . . . to report information on disconnected and reassigned numbers to the FTC
 25 subcontractor as timely as possible so that such numbers might be purged more than once per
 26 month,” and downplayed commenters’ “fear[] that numbers that had been disconnected or
 27 reassigned would not be purged from the Registry in a timely manner.” *Id.* at 40184, 40185.
 28 None of these considerations is consistent with Plaintiff’s view that a telephone number is
 protected regardless of whether it has been reassigned to someone else.

⁴ Plaintiff argues he does not need to allege someone else registered his telephone number, (Resp.
 at 11), but that is a red herring. He *never* alleges that *he* registered either of the two telephone
 numbers at issue. The SAC was Plaintiff’s third opportunity to make that allegation.

1 relief under the FTSA. Resp. at 12. That is not the law. *See Davis v. Coast Dental Servs.,*
 2 *LLC*, No. 8:22-CV-941-KKM-TGW, 2022 WL 4217141, *2 (M.D. Fla. Sept. 13, 2022). Nor
 3 does Plaintiff point to any allegations plausibly alleging either of the Defendants caused the
 4 alleged violative calls to be directed to him. *See Mot.* at 15-16.

5 **III. PLAINTIFF FAILS TO STATE A CLAIM AGAINST COSGRIFF**

6 In their Motion, Defendants explained that in his third pleading, Plaintiff still fails to
 7 state a plausible claim for individual liability against Cosgriff. *See Mot.* at 17. Plaintiff does
 8 not respond to this argument at all, and therefore this branch of the Motion should be granted
 9 as unopposed. *See, e.g., Doe v. Dickenson*, No. CV-07-1998-PHX-GMS, 2008 WL 4933964,
 10 *5 (D. Ariz. 2008) (Snow, J.). Indeed, what Plaintiff alleges against Cosgriff is the very same
 11 “boilerplate,” conclusory, and non-specific allegation that Plaintiff has repeatedly asserted, and
 12 it should be rejected as insufficient here, too. *See Sun Sols.*, 2024 WL 2923709, *7.

13 **IV. PLAINTIFF IS NOT ENTITLED TO JURISDICTIONAL DISCOVERY**

14 Under the heading “Amendment Would Not Be Futile,” Plaintiff makes a throwaway
 15 request, to “conduct limited jurisdictional discovery.” Resp. at 11. Of whom? What forms of
 16 discovery? And about what? Far more than uttering the phrase “jurisdictional discovery” is
 17 necessary. Courts in the Ninth Circuit require at least a *colorable* showing that the Court can
 18 exercise jurisdiction over Defendants. *Mitan v. Feeney*, 497 F. Supp. 2d 1113, 1119 (C.D. Cal.
 19 2007). Additionally, Plaintiff must provide evidence substantiating his request for discovery or
 20 describe with precision what evidence discovery could produce that would support jurisdiction,
 21 and how it would be helpful. *Gamez v. Huffy Corp. Inc.*, No. CV-21-00414-TUC-JCH, 2024
 22 WL 98423, *8 (D. Ariz. Jan. 9, 2024); *Ariz. Sch. Risk Retention Tr., Inc. v. NMTC, Inc.*, 169 F.
 23 Supp. 3d 931, 942 (D. Ariz. 2016). Plaintiff has done none of that. “[C]ourts are within their
 24 discretion to deny requests based ‘on little more than a hunch that [discovery] might yield
 25 jurisdictionally relevant facts.’” *Pfister v. Selling Source, LLC*, 931 F. Supp. 2d 1109, 1118 (D.
 26 Nev. 2013) (quoting *Boschetto v. Hansing*, 539 F.3d 1011, 1020 (9th Cir. 2008)). Here, Plaintiff
 27 does not even attempt to articulate a hunch, only an unsupported demand. Under settled law,
 28 “[p]rior to receiving jurisdictional discovery against either of these Defendants, [Plaintiff] would

1 have to establish a more specific basis on which to believe there may be jurisdiction as to either.”
 2 *Hedges Indus. Enterprises, Inc. v. Rio Tinto PLC*, No. CV-09-8113-PCT-GMS, 2010 WL
 3 2662270, *6 n.2 (D. Ariz. July 1, 2010) (Snow, J.). As here, “[w]here a plaintiff’s claim of
 4 personal jurisdiction appears to be both attenuated and based on bare allegations in the face of
 5 specific denials made by the defendants, the Court need not permit even limited discovery.”
 6 *Pebble Beach Co. v. Caddy*, 453 F.3d 1151, 1160 (9th Cir. 2006).

7 **V. THE COURT SHOULD DENY LEAVE TO FILE ANOTHER COMPLAINT**

8 Plaintiff also makes a throwaway request, in the event “the Court find[s] any deficiencies
 9 in the SAC,” for “leave to amend.” Resp. at 12. “Leave need not be granted where the
 10 amendment of the complaint would cause the opposing party undue prejudice, is sought in bad
 11 faith, constitutes an exercise in futility, or creates undue delay.” *Ascon Props., Inc. v. Mobil Oil*
 12 *Co.*, 866 F.2d 1149, 1160 (9th Cir. 1989). “The district court’s discretion to deny leave to amend
 13 is particularly broad where plaintiff has previously amended the complaint.” *Id.* For the
 14 numerous reasons set forth herein, leave to amend would be futile and prejudicial to Defendants,
 15 especially where Plaintiff never explains what he would change or add in a fourth complaint
 16 either to establish personal jurisdiction or state a plausible claim for relief against Defendants.
 17 *Accord Korea Kumho Petrochemical Co. v. Flexsys Am. LP*, 370 F. App’x 875, 878 (9th Cir.
 18 2010) (affirming denial of leave to amend where plaintiff “failed to assert how it might remedy
 19 the complaint”). Nor has Plaintiff complied with Local Rule 15.1 by “lodg[ing] a proposed
 20 amended complaint or otherwise show what [he] would have pleaded to cure the deficiencies.”
 21 *Guerrero v. Greenpoint Mortg. Funding, Inc.*, 403 F. App’x 154, 157 (9th Cir. 2010). Leave to
 22 file yet another complaint is particularly inappropriate where Plaintiff “has already amended
 23 [his] complaint twice, and has not specified what other facts [he] would add to address the
 24 deficiencies in [his] complaint.” *Bell v. Wells Fargo Bank, NA*, 663 F. App’x 549, 553 (9th Cir.
 25 2016) (affirming denial of leave to file amended complaint).

26 **CONCLUSION**

27 For the foregoing reasons, Defendants First Family Insurance, LLC and John Cosgriff
 28 respectfully request that the Court enter an order dismissing Plaintiff’s Second Amended

Complaint with prejudice, and granting any other relief the Court deems appropriate.

DATED: March 7, 2025

Respectfully Submitted,

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Attorneys for Defendants

CERTIFICATE OF SERVICE

I hereby certify that on March 7, 2025, I electronically transmitted the attached document to the Clerk's Office using the CM/ECF System for filing and transmittal of a Notice of Electronic Filing to the CM/ECF registrants on record.

/s/ Roy Taub

ROY TAUB